What is claimed is:

1. A method for performing a wireless interactive transaction using a wireless telephone handset comprising the steps of:

forming a digitally coded query signal;

converting said digitally coded query signal into an audio-band modulated query signal;

transmitting said audio-band modulated query signal; receiving said audio-band modulated query signal;

conveying said audio-band modulated query signal to said wireless telephone handset;

processing said audio-band modulated query signal to decode instructions coded when forming said digitally coded query signal; and

controlling said wireless telephone handset to respond to said decoded instructions.

2. The method for performing a wireless interactive transaction according to claim 1, wherein said decoded instructions include a response telephone number and said step of controlling controls said wireless telephone handset to initiate a telephone call to said response telephone number.

- 3. The method for performing a wireless interactive transaction according to claim 1, wherein said step of controlling controls said wireless telephone handset to respond to said decoded instructions after a predetermined action by a user.
- 4. The method for performing a wireless interactive transaction according to claim 3, wherein said decoded instructions include user instructions, and said step of controlling controls said wireless telephone handset to display said user instructions and to respond to said decoded instructions when said user responds to said displayed user instructions.
- 5. The method for performing a wireless interactive transaction according to claim 1, wherein an alerting signal is produced when said audio-band modulated query signal is conveyed to said wireless telephone handset.
- 6. The method for performing a wireless interactive transaction according to claim 1, wherein said decoded instructions include instructions to send a pre-determined

digital message to a particular destination and said step of controlling controls said wireless telephone handset to send said digital message.

7. The method for performing a wireless interactive transaction according to claim 1, wherein said conveying of said audio-band modulated query signal to said wireless telephone handset is comprised of the steps of:

producing an acoustic query signal from said received audio-band modulated query signal; and

detecting and converting to an audio-band signal said acoustic query signal by said wireless telephone handset.

- 8. The method for performing a wireless interactive transaction according to claim 1, wherein said conveying of said audio-band modulated query signal to said wireless telephone handset is by an electronic connection.
- 9. A method for performing a wireless interactive transaction using a wireless telephone handset comprising the steps of:

forming a digitally coded query signal and converting said digitally coded query signal into an audio-band modulated

query signal by an electronic device;

conveying said audio-band modulated query signal to said wireless telephone handset;

processing said audio-band modulated query signal to decode instructions coded when forming said digitally coded query signal; and

controlling said wireless telephone handset to respond to said decoded instructions.

- 10. The method for performing a wireless interactive transaction according to claim 9, wherein said decoded instructions include a response telephone number and said step of controlling controls said wireless telephone handset to initiate a telephone call to said response telephone number.
- 11. The method for performing a wireless interactive transaction according to claim 9, wherein said step of controlling controls said wireless telephone handset to respond to said decoded instructions after a predetermined action by a user.
- 12. The method for performing a wireless interactive transaction according to claim 11, wherein said decoded

instructions include user instructions, and said step of controlling controls said wireless telephone handset to display said user instructions and to respond to said decoded instructions when said user responds to said displayed user instructions.

- 13. The method for performing a wireless interactive transaction according to claim 9, wherein an alerting signal is produced when said audio-band modulated query signal is conveyed to said wireless telephone handset.
- 14. The method for performing a wireless interactive transaction according to claim 9, wherein said decoded instructions include instructions to send a pre-determined digital message to a particular destination and said step of controlling controls said wireless telephone handset to send said digital message.
- 15. The method for performing a wireless interactive transaction according to claim 9, wherein said conveying of said audio-band modulated query signal to said wireless telephone handset is comprised of the steps of:

producing an acoustic query signal from said audio-band

modulated query signal; and

detecting and converting to an audio-band signal said acoustic query signal by said wireless telephone handset.

- 16. The method for performing a wireless interactive transaction according to claim 9, wherein said conveying of said audio-band modulated query signal to said wireless telephone handset is by an electronic connection.
- 17. A system for performing a wireless interactive transaction using a wireless telephone handset comprising the steps of:

an interface for forming a digitally coded query signal and converting said digitally coded query signal into an audioband modulated query signal;

- a transmitter for transmitting said audio-band modulated query signal;
- a receiver for receiving said audio-band modulated query signal;
- a device for conveying said audio-band modulated query signal to said wireless telephone handset; and
- a microcomputer included in said wireless telephone handset for processing said audio-band modulated query signal to

decode instructions coded when forming said digitally coded query signal and for controlling said wireless telephone handset to respond to said decoded instructions.

- 18. The system for performing a wireless interactive transaction according to claim 17, wherein said decoded instructions include a response telephone number and said microcomputer controls said wireless telephone handset to initiate a telephone call to said response telephone number.
- 19. The system for performing a wireless interactive transaction according to claim 17, wherein said microcomputer controls said wireless telephone handset to respond to said decoded instructions after a predetermined action by a user.
- 20. The system for performing a wireless interactive transaction according to claim 19, wherein said decoded instructions include user instructions, and said microcomputer controls said wireless telephone handset to display said user instructions and to respond to said decoded instructions when said user responds to said displayed user instructions.
 - 21. The system for performing a wireless interactive

transaction according to claim 17, wherein an alerting signal is produced when said audio-band modulated query signal is conveyed to said wireless telephone handset.

- 22. The system for performing a wireless interactive transaction according to claim 17, wherein said decoded instructions include instructions to send a pre-determined digital message to a particular destination and said microcomputer controls said wireless telephone handset to send said digital message.
- 23. The system for performing a wireless interactive transaction according to claim 17, wherein said device for conveying said audio-band modulated query signal to said wireless telephone handset produces an acoustic query signal from said received audio-band modulated query signal, and said wireless telephone handset detects and converts to an audio-band signal said acoustic query signal.
- 24. The system for performing a wireless interactive transaction according to claim 17, wherein said device for conveying said audio-band modulated query signal to said wireless telephone handset is an electronic connection.

25. A system for performing a wireless interactive transaction using a wireless telephone handset comprising the steps of:

an interface for forming a digitally coded query signal and converting said digitally coded query signal into an audioband modulated query signal;

a device for conveying said audio-band modulated query signal to said wireless telephone handset; and

a microcomputer included in said wireless telephone handset for processing said audio-band modulated query signal to decode instructions coded when forming said digitally coded query signal and for controlling said wireless telephone handset to respond to said decoded instructions.

- 26. The system for performing a wireless interactive transaction according to claim 25, wherein said decoded instructions include a response telephone number and said microcomputer controls said wireless telephone handset to initiate a telephone call to said response telephone number.
- 27. The system for performing a wireless interactive transaction according to claim 25, wherein said microcomputer controlling controls said wireless telephone handset to respond

to said decoded instructions after a predetermined action by a user.

- 28. The system for performing a wireless interactive transaction according to claim 27, wherein said decoded instructions include user instructions, and said microcomputer controlling controls said wireless telephone handset to display said user instructions and to respond to said decoded instructions when said user responds to said displayed user instructions.
- 29. The system for performing a wireless interactive transaction according to claim 25, wherein an alerting signal is produced when said audio-band modulated query signal is conveyed to said wireless telephone handset.
- 30. The system for performing a wireless interactive transaction according to claim 25, wherein said decoded instructions include instructions to send a pre-determined digital message to a particular destination and said microcomputer controlling controls said wireless telephone handset to send said digital message.

- 31. The system for performing a wireless interactive transaction according to claim 25, wherein said device for conveying said audio-band modulated query signal to said wireless telephone handset produces an acoustic query signal from said audio-band modulated query signal and said wireless telephone handset detects and converts to an audio-band signal said acoustic query signal.
- 32. The system for performing a wireless interactive transaction according to claim 25, wherein said device for conveying said audio-band modulated query signal to said wireless telephone handset is an electronic connection.